

Information to identify the case:

Egly N Valenzuela

Debtor 1: \_\_\_\_\_  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Debtor 2:  
 (Spouse, if filing) \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 United States Bankruptcy Court: District of New Jersey  
 Case number: 18-21302-VFP

Social Security number or ITIN: xxx-xx-4504  
 EIN: \_\_\_\_\_

Social Security number or ITIN: \_\_\_\_\_  
 EIN: \_\_\_\_\_

Date case filed for chapter: 13 6/4/18

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Egly N Valenzuela	
2. All other names used in the last 8 years		
3. Address	360 River Road, Apt. B Nutley, NJ 07110	
4. Debtor's attorney Name and address	David G. Beslow Goldman & Beslow, LLC 7 Glenwood Avenue Suite 311B East Orange, NJ 07017	Contact phone 973-677-9000
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973-227-2840 <a href="http://www.magtrustee.com">www.magtrustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 6/5/18

For more information, see page 2

<p><b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.</b>  <b>Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
	<b>July 3, 2018 at 09:00 AM</b>	<b>Location:</b> Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 9/4/18
	<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 8/13/18
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	
<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>		

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Egly N Valenzuela  
DebtorCase No. 18-21302-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 309IPage 1 of 2  
Total Noticed: 40

Date Rcvd: Jun 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2018.

db +Egly N Valenzuela, 360 River Road, Apt. B, Nutley, NJ 07110-3613  
 517572073 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 517572084 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: Credit Acceptance, 25505 West 12 Mile Road,  
 Southfield, MI 48034)  
 517572080 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 517572079 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035  
 517572082 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 517572083 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513  
 517572085 Credit Acceptance, Silver Triangle Building, 25502 West Twelve Mile Road,  
 Southfield, MI 48034  
 517572086 Credit Acceptance c/o, Morgan Bornstein & Morgan, 1236 Brace Road, Suite K,  
 Cherry Hill, NJ 08034-3269  
 517572088 +++++DITECH, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101)  
 517572089 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517572090 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
 517572092 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
 517572091 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
 517572095 +Green Knoll Condominium Association c/o, Stark and Stark, 993 Lenox Drive,  
 Lawrence Township, NJ 08648-2389  
 517572096 +Green Knolls Condominium Association, PO Box 364, Hamburg, NJ 07419-0364  
 517572097 +Green Knoll Condominium Association, c/o Stark & Stark, P.O. Box 5315,  
 Princeton, NJ 08543-5315  
 517572103 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
 Trenton, NJ 08602-0269  
 517572104 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022  
 517572105 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19022-1370  
 517572106 +Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606-6429

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: yrodriguez@goldmanlaw.org Jun 05 2018 23:13:40 David G. Beslow,  
 Goldman & Beslow, LLC, 7 Glenwood Avenue, Suite 311B, East Orange, NJ 07017  
 tr +E-mail/Text: BNC@magruee.com Jun 05 2018 23:15:26 Marie-Ann Greenberg,  
 Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 05 2018 23:14:44 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 05 2018 23:14:42 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517572074 EDI: BANKAMER.COM Jun 06 2018 02:53:00 Bank of America, Po Box 982238,  
 El Paso, TX 79998  
 517572075 +EDI: TSYS2.COM Jun 06 2018 02:53:00 Barclays Bank Delaware, Attn: Correspondence,  
 Po Box 8801, Wilmington, DE 19899-8801  
 517572076 +EDI: TSYS2.COM Jun 06 2018 02:53:00 Barclays Bank Delaware, P.o. Box 8803,  
 Wilmington, DE 19899-8803  
 517572078 EDI: CAPITALONE.COM Jun 06 2018 02:53:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 517572077 +EDI: CAPITALONE.COM Jun 06 2018 02:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 517572081 +EDI: CONVERGENT.COM Jun 06 2018 02:53:00 Convergent Outsourcing, Inc, Po Box 9004,  
 Renton, WA 98057-9004  
 517572087 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 05 2018 23:14:23 Ditech, Attn: Bankruptcy,  
 Po Box 6172, Rapid City, SD 57709-6172  
 517572093 +EDI: AMINFOFP.COM Jun 06 2018 02:53:00 First Premier Bank, Po Box 5524,  
 Sioux Falls, SD 57117-5524  
 517572094 +EDI: AMINFOFP.COM Jun 06 2018 02:53:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 517572098 EDI: IRS.COM Jun 06 2018 02:53:00 Internal Revenue Service, P.O. Box 21126,  
 Philadelphia, PA 19114-0326  
 517572099 +EDI: FORD.COM Jun 06 2018 02:53:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,  
 Po Box 542000, Omaha, NE 68154-8000  
 517572100 +EDI: FORD.COM Jun 06 2018 02:53:00 Lincoln Automotive Financial Service,  
 Po Box Box 542000, Omaha, NE 68154-8000  
 517572102 +E-mail/Text: clientservices@simonsagency.com Jun 05 2018 23:15:22 Simons Agency, Inc.,  
 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
 517572101 +E-mail/Text: clientservices@simonsagency.com Jun 05 2018 23:15:22 Simons Agency, Inc.,  
 Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176  
 517572107 +EDI: WFFC.COM Jun 06 2018 02:53:00 Wells Fargo Bank, Po Box 14517,  
 Des Moines, IA 50306-3517

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

District/off: 0312-2

User: admin  
Form ID: 309I

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Jun 05, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2018 at the address(es) listed below:  
NONE.

TOTAL: 0